

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 22-17423-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sean P. O'Neill  
343 Lighthouse Drive  
Manahawkin, NJ 08050

Lisa D. O'Neill  
343 Lighthouse Drive  
Manahawkin, NJ 08050

Social Security No.:

xxx-xx-1424

xxx-xx-4602

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on December 20, 2024.

Dated: December 20, 2024

JAN: rms

Jeanne Naughton  
Clerk

In re:  
Sean P. O'Neill  
Lisa D. O'Neill  
Debtors

Case No. 22-17423-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 20, 2024

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Sean P. O'Neill, Lisa D. O'Neill, 343 Lighthouse Drive, Manahawkin, NJ 08050-2324
cr	+ Lakehurst Naval Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
519757974	+ Lakehurst Naval Federal Credit Union, c/o McKenna DuPont Stone & Washburne, 229 Broad Street, Red Bank, NJ 07701-2009
519708790	+ Valley National Bank, 1445 Valley Road, Wayne, NJ 07470-8438

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 20 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 20 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519729597	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 20 2024 20:44:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519714497	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 20 2024 20:44:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
519708778	^ MEBN	Dec 20 2024 20:37:12	AmeriHome Mortgage*, P.O. Box 77404, Ewing, NJ 08628-6404
519708779	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 20 2024 21:08:38	Best Buy/CBNA*, P.O. Box 6497, Sioux Falls, SD 57117-6497
519766787	Email/Text: BKelectronicnotices@cenlar.com	Dec 20 2024 20:44:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
519757572	+ Email/PDF: ebn_ais@aisinfo.com	Dec 20 2024 20:47:28	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519708780	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 20 2024 20:58:21	Capital One*, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
519708781	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 20 2024 20:47:08	Care Credit/Synchrony*, Bankruptcy Dept, P.O. Box 965081, Orlando, FL 32896-0001
519708782	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 20 2024 20:44:00	Children's Place*, Comenity Bankruptcy Dept, P.O. Box 183043, Columbus, OH 43218-3043
519708783	Email/Text: mrdiscen@discover.com	Dec 20 2024 20:43:00	Discover*, P.O. Box 30943, Salt Lake City, UT 84130
519713861	Email/Text: mrdiscen@discover.com	Dec 20 2024 20:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519708784	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Dec 20, 2024

Form ID: plncf13

Total Noticed: 37

		Dec 20 2024 20:44:00	GM Financial*, P.O. Box 183834, Arlington, TX 76096-3834
519708785	Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 20 2024 20:47:21	Home Depot*, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
519773715	Email/Text: JCAP_BNC_Notices@jcap.com		
		Dec 20 2024 20:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519748969	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 20 2024 20:47:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519708786	+ Email/Text: lncumgr1@verizon.net		
		Dec 20 2024 20:45:00	Lakehurst Naval FCU, 60 Lansdowne Road, Lakehurst, NJ 08733-5021
520021989	+ Email/Text: camanagement@mtb.com		
		Dec 20 2024 20:44:00	M&T BANK, PO BOX 619063, Dallas, TX 75261-9063
520021990	+ Email/Text: camanagement@mtb.com		
		Dec 20 2024 20:44:00	M&T BANK, PO BOX 619063, Dallas, TX 75261, M&T BANK, PO BOX 619063, Dallas, TX 75261-9063
519708787	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Dec 20 2024 20:45:00	Nelnet*, PO Box 82561, Lincoln, NE 68501-2561
519775794	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 20 2024 20:46:54	Portfolio Recovery Associates, LLC, C/O Best Buy, POB 41067, Norfolk VA 23541
519779576	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 20 2024 20:58:07	Portfolio Recovery Associates, LLC, c/o Citibank, N.A., POB 41067, Norfolk VA 23541
519878138	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 20 2024 20:47:11	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
519768578	Email/Text: bnc-quantum@quantum3group.com		
		Dec 20 2024 20:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519710110	^ MEBN		
		Dec 20 2024 20:38:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519737539	+ Email/Text: bncmail@w-legal.com		
		Dec 20 2024 20:45:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519708788	+ Email/Text: bncmail@w-legal.com		
		Dec 20 2024 20:44:00	Target*, Bankruptcy Dept, P.O. Box 1327, Minneapolis, MN 55440-1327
519717921	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Dec 20 2024 20:45:00	US Department of Education c/o Nelnet, 121 S 13TH ST, Lincoln, NE 68508-1904
519740233	^ MEBN		
		Dec 20 2024 20:37:50	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
519708789	+ Email/Text: LCI@upstart.com		
		Dec 20 2024 20:44:00	Upstart*, 2 Circle Star Way, San Carlos, CA 94070-6200
519757027	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 20 2024 20:47:24	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519708777	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 20 2024 20:47:00	amazon.com*, Synchrony Bank, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519758912	*	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Dec 20, 2024

Form ID: plncf13

Total Noticed: 37

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Michael R. DuPont	on behalf of Creditor Lakehurst Naval Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Steven J. Abelson	on behalf of Debtor Sean P. O'Neill sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson	on behalf of Joint Debtor Lisa D. O'Neill sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7